

INDEXING INSTRUCTIONS: Lot 40, Section B, Bridgemoore Subdivision, S22,
T2S, R7W, DeSoto County, MS
Loan Number: 0030733497

SUBSTITUTION OF TRUSTEE

WHEREAS, on March 16, 2004, Jason J. Lamb & Jennifer B. Lamb, husband & wife executed a deed of trust to Jerry Baker, Trustee for the benefit of First Horizon Home Loan Corporation D/B/A First Tennessee Home Loans, which deed of trust is recorded in Deed of Trust Book 1949 at Page 0159 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

Lot 40, Section B, Bridgemoore Subdivision, situated in Section 22, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 68, Pages 1-3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, the undersigned, MetLife Home Loans, a division of MetLife Bank, N.A. is the present holder and beneficiary of the note secured by the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

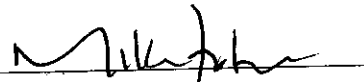
Underwood

NOW THEREFORE, MetLife Home Loans, a division of MetLife Bank, N.A. does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

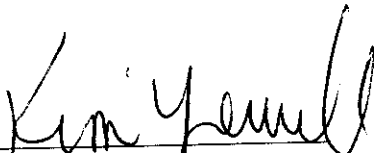
Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE SIGNATURE of MetLife Home Loans, a division of MetLife Bank, N.A. acting by and through its duly authorized officer, this the 19 day of June, 2009.

MetLife Home Loans, a division of
MetLife Bank, N.A.

BY: 
TITLE: Limited Vice President

ATTEST:


Vice President

STATE OF Texas
 COUNTY OF Dallas

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Mike Fisher and Kim Yowell, known to me to be the Limited Vice President and Vice President, respectively of the said MetLife Home Loans, a division of MetLife Bank, N.A. who acknowledged to and before me that he/she/they executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 19 day of June, 2009.


 NOTARY PUBLIC

My commission expires:

Prepared by:
 Underwood Law Firm
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 Jackson, MS 39206
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